

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**John C. Lackatos**  
Debtor(s)

Bankruptcy Case No.: 18-10061-TPA  
Per September 4, 2018 Proceeding  
Chapter: 13  
Docket No.: 28 – 14, 23  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 6, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Northwest Savings Bank (Claim No. 2-2 and Claim No. 3); First National Bank of Pennsylvania (Claim No. 9) .
- ☒ H. Additional Terms: Bank of America, N.A. (Claim No. 4) is payable outside the plan by co-debtor.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: September 5, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John C. Lackatos  
 Debtor

Case No. 18-10061-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db  
 14763401 +John C. Lackatos, PO Box 729, Franklin, PA 16323-0729  
 14789358 +Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
 14805385 Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 14763403 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14763405 +Bay City OrthoCare LLC, 2313 Peach Street, Erie, PA 16502-2822  
 14763404 +CIOX Health, PO Box 409740, Atlanta, GA 30384-9740  
 14763406 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14763407 +Citibank / Sears, Citicorp Credit Services, PO Box 790040, Saint Louis, MO 63179-0040  
 14763409 +Community Medicine, Inc., 1024 West View Park Drive, Pittsburgh, PA 15229-1771  
 14763409 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge Street, Mailstop Code 3290, Omaha, NE 68102-1593  
 14763410 +First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363  
 14810303 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401  
 14763412 +Jared Galleria / Gfs, 375 Ghent Road, Akron, OH 44333-4601  
 14763413 +MedCare Equipment Company LLC, PO Box 5029, Greensburg, PA 15601-5058  
 14763415 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)  
 14763414 +North American Partners in Anesthesia, PO Box 275, Glen Head, NY 11545-0275  
 14763416 +One Advantage LLC, PO Box 23860, Belleville, IL 62223-0860  
 14763417 +Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850  
 14763420 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 14796387 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14796603 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14763422 Upp - University of Pittsburgh Physician, Quantum One, 2nd Floor, Suite 257, Pittsburgh, PA 15203  
 14763423 +Venango Diagnostic Imaging, PO Box 6138, Hermitage, PA 16148-0922

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14766543 E-mail/Text: mrdiscen@discover.com Sep 06 2018 02:16:10 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14763408 +E-mail/Text: mrdiscen@discover.com Sep 06 2018 02:16:10 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 14763411 +E-mail/Text: jennifer.macedo@gatewayonlending.com Sep 06 2018 02:16:16  
 Gateway One Lending & Finance, 160 North Riverview Drive, Suite 100,  
 Anaheim, CA 92808-2293  
 14763418 +E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 02:19:01 Synch / Nationwide / Brand D,  
 Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
 14763419 +E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 02:19:01 Synchrony Bank / Amazon,  
 Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
 14763421 +E-mail/Text: BankruptcyNotice@upmc.edu Sep 06 2018 02:17:24 UPMC Northwest,  
 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 14805403\* Bank Of America, N.A.  
 14763402 ++Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 ++Bank Of America, Nc4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
 TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar  
Form ID: 149

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Total Noticed: 29

Date Rcvd: Sep 05, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor John C. Lackatos dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4